

**Information to identify the case:**Debtor 1 **Helene Stephanie Ruiz**Social Security number or ITIN **xxx-xx-0566**

First Name Middle Name Last Name

EIN ---

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ---

EIN ---

United States Bankruptcy Court **Eastern District of Virginia**Date case filed for chapter **7 May 4, 2016**Case number: **16-32263-KRH****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Helene Stephanie Ruiz	
2. All other names used in the last 8 years	aka Helene S. Ruiz	
3. Address	7328 Brandy Creek Drive Mechanicsville, VA 23111	
4. Debtor's attorney Name and address	Richard James Oulton America Law Group, Inc. 8501 Mayland Dr. Suite 106 Henrico, VA 23294	Contact phone 804-308-0051 Email: <a href="mailto:2debtlawgroup@gmail.com">2debtlawgroup@gmail.com</a>
5. Bankruptcy trustee Name and address	Harry Shaia, Jr Spinella, Owings & Shaia, P.C. 8550 Mayland Drive Richmond, VA 23294	Contact phone (804) 747-0920 Email: <a href="mailto:harryshaia@spinella.com">harryshaia@spinella.com</a>

For more information, see page 2 &gt;

Debtor **Helene Stephanie Ruiz**

Case number **16-32263-KRH**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .  <b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219  Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.  Contact phone 804-916-2400	<b>For the Court:</b>  Clerk of the Bankruptcy Court: William C. Redden  Date: May 5, 2016
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 13, 2016 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: August 12, 2016</b>
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>13. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests</b>	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877-837-3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a>)</i></p> <p><b>ATTENTION DEBTORS:</b> Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a>) and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Helene Stephanie Ruiz  
 Debtor

Case No. 16-32263-KRH  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: ramirez-1  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: May 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2016.

db +Helene Stephanie Ruiz, 7328 Brandy Creek Drive, Mechanicsville, VA 23111-4438  
 13362312 +Ashro, 3650 Milwaukee St, Madison, WI 53714-2304  
 13362314 +Bon Secours, PO Box 28538, Henrico, VA 23228-8538  
 13362325 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
 (address filed with court: Mabt/contfin, 121 Continental Dr. Ste 1, Newark, DE 19713-0000)  
 13362319 +Eltman, Eltman & Cooper, 140 Broadway, 26th Floor, New York, NY 10005-1108  
 13362321 +First Premier Bank, 601 S Minniapolis Ave, Sioux Falls, SD 57104-0000  
 13362322 +Hanover Square, 7344 Bell Creek Rd., Mechanicsville, VA 23111-3545  
 13362323 +Humana, PO Box 14603, Lexington, KY 40512-4603  
 13362326 +Memorial Regional Medical, PO Box 409601, Atlanta, GA 30384-9601  
 13362327 +Monroe and Main, 1112 7th Ave., Monroe, WI 53566-1364  
 13362328 +Mount Sinai Hospital, One Gustave L. Levy Place, New York, NY 10029-6574  
 13362329 +Mount Sinai Radiology, 1175 5th Ave, New York, NY 10029  
 13362330 +Palisades Collection LLC, PO Box 1244, Englewood Cliffs, NJ 07632-0244  
 13362331 +Professional Claims Bureau, PO Box 9060, Hicksville, NY 11802-9060  
 13362332 +Professional Recovery Assoc, PO Box 215, Levittown, NY 11756-0215  
 13362334 +Seventh Avenue, re: Bankruptcy Dep't, 112 7th Ave, Monroe, WI 53566  
 13362335 +The Ashlar Apartments, 8440 Sherman Circle N., Hollywood, FL 33025-2142  
 13362336 +Trans- Continental, PO Boox 5055, White Plains, NY 10602-5055  
 13362337 +Transcare Corporation, 1 Metrotech Center 20th Floor, Brooklyn, NY 11201-3949  
 13362339 +West End Orthopaedic Clinic, 5899 Breomo Rd, Suite 204, Richmond, VA 23226-1935

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: 2debtlawgroup@gmail.com May 06 2016 01:39:25 Richard James Oulton,  
 America Law Group, Inc., 8501 Mayland Dr., Suite 106, Henrico, VA 23294  
 tr +EDI: QHSHAIA.COM May 06 2016 01:28:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C.,  
 8550 Mayland Drive, Richmond, VA 23294-4704  
 13362313 +EDI: CINGMIDLAND.COM May 06 2016 01:28:00 AT&T, attn: Bankruptcy Dep't, PO Box 755,  
 Atwater, CA 95301-0755  
 13362310 +EDI: AFNIRECOVERY.COM May 06 2016 01:28:00 Afni, 1310 Martin Luther King Dr,  
 Bloomington, IL 61701-1465  
 13362311 +EDI: AGFINANCE.COM May 06 2016 01:23:00 American General Financial/Springleaf Fi,  
 Springleaf Financial/Attn: Bankruptcy De, PO Box 3251, Evansville, IN 47731-3251  
 13362315 +EDI: CAPITALONE.COM May 06 2016 01:23:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 13362316 +EDI: CHASE.COM May 06 2016 01:28:00 Chase Card Services, Attn: Correspondence Dept,  
 PO Box 15298, Wilmington, DE 19850-5298  
 13362317 +EDI: WFNBN.COM May 06 2016 01:28:00 Comenity Bank / Roamans, PO Box 182125,  
 Columbus, OH 43218-2125  
 13362318 +EDI: RCSFNBMARIN.COM May 06 2016 01:23:00 Credit One Bank Na, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 13362320 +EDI: AMINFOFP.COM May 06 2016 01:28:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868  
 13362324 +E-mail/Text: HWIBankruptcy@hunterwarfield.com May 06 2016 01:40:10 Hunter Warfield,  
 Attn: Collections Dep, 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415  
 13362333 +EDI: CHASE.COM May 06 2016 01:28:00 Providian, PO Box 9023, Pleasanton, CA 94566  
 TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13362338\* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
 (address filed with court: Verve, PO Box 8099, Newark, DE 19714-0000)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 07, 2016

Signature: /s/Joseph Speetjens

District/off: 0422-7

User: ramirez-1  
Form ID: 309A

Page 2 of 2  
Total Noticed: 32

Date Rcvd: May 05, 2016

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2016 at the address(es) listed below:

Harry Shaia, Jr    harryshaia@spinella.com,  
marykeller@spinella.com;dianecollins@spinella.com;hshaiajr@ecf.epiqsystems.com  
Richard James Oulton    on behalf of Debtor Helene Stephanie Ruiz 2debtlawgroup@gmail.com,  
thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com;jkrumbein@krumbeinlaw.com

TOTAL: 2